equity accounting

2026/27 EDITION

TAX REFERENCE HANDBOOK

for Pub Group Area Managers

A practical guide to self assessment, travel, expenses and tax relief



Published by Equity Accounting LLP
Leading experts in the hospitality sector

About This Guide



Why we've produced it and how to use it

As an Area Manager, your tax affairs are often more complicated than those of a typical employee.

This guide sets out the areas relevant to your position and explains in plain English what you need to know so that you'll understand your tax better.

Each section answers one of the questions we are asked most often and that we think you're most like to want to know about.

It is designed to be a practical reference guide that you can keep in your work folder and refer to whenever you need a quick reminder.

In the course of your job, you may:

- Drive thousands of business miles each year
- Use a company car or your own vehicle
- Pay into the company pension scheme
- Work from home
- Visit several sites in a single day
- Stay overnight when travelling
- Receive benefits such as private medical insurance

Equity Insight

Many Area Managers assume that because they are paid through PAYE, there is nothing further they need to do.

That isn't always the case. You may still be entitled to tax relief that payroll cannot claim on your behalf.

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A Bit About Us

A modern accountancy practice with a personal approach.

We combine expert advice with practical support to help our clients succeed

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CLIENTS LOCALLY, NATIONALLY AND INTERNATIONALLY

We work with both individual and corporate clients across the local area, the UK and around the world. Wherever you are, we are here to help.



HOSPITALITY SECTOR EXPERTS

We are specialists in the hospitality sector, offering a full range of support services tailored to the unique needs of your business.

- ACCOUNTS & TAX RETURNS
- TAX PLANNING
- PAYROLL
- MANAGEMENT ACCOUNTING
- BUSINESS ADVICE
- START-UP SUPPORT
- GROWTH PLANNING
- VAT & COMPLIANCE

HOSPITALITY SECTOR CLIENTS INCLUDE

- RESTAURANTS
- BARS
- PUB GROUPS
- CAFES
- TAKEAWAYS
- DJS
- PROMOTERS

NPCS - A DIVISION OF EQUITY ACCOUNTING

NPCS is the hospitality division of Equity Accounting, offering specialist services to the hospitality sector as part of the Equity Accounting range of professional services.

- Payroll Services
- Auto Enrolment
- HR Support
- Workplace Pension Solutions

OUR PROMISE We build long-term relationships based on trust, expertise and understanding. Your success is our priority.

Do I Need A Self Assessment Tax Return?



Will I need to complete one?

Not all Area Managers need to, but many do.

You may need to complete a tax return if:

- HMRC asks you to
- You have income outside PAYE
- You need to report taxable benefits
- You wish to claim certain tax reliefs
- You have other income that hasn't already been taxed

Documents You'll Usually Need

P60

Shows your taxable pay and tax deducted

P11D

(or payrolled benefits statement) Shows taxable benefits provided by your employer

Payslips

Confirms pension deductions and taxable pay

Mileage Log

Essential if claiming Mileage Allowance Relief

Receipts

Hotels, parking and other allowable expenses

Equity Insight

Don't wait until January to gather your information

Keeping good records throughout the year makes completing your tax return significantly easier

Common Mistake

Assuming you don't need a tax return because you're employed

HMRC may still require one depending on your personal circumstances

COMPANY CARS & FUEL CARDS





I have a company car

What does this mean?

If your company car is available for private use, it will usually be treated as a taxable Benefit in Kind.

The amount you pay tax on isn't based on what your employer paid for the vehicle.

Instead, it's calculated using factors such as:

- List price
- CO2 emissions
- Fuel type
- The period the vehicle was available

What about fuel?

If your employer pays for fuel used for private journeys, an additional taxable benefit may arise.

Business fuel is treated differently.

Company Car Checklist

QUESTION	YES	NO
Do you have a fuel card?		
Do you repay private fuel?		
Have you received a P11D?		
Are your benefits payrolled?		



Example

Emma drives a company car supplied by her employer.
The company also pays for all fuel.
She uses the car to visit sites throughout the North East
but also drives it privately at weekends.

Emma may have:

- a Company Car Benefit
- a Fuel Benefit

Both should be checked before completing a tax return.

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Many employees confuse Advisory Fuel Rates with HMRC's mileage rates. They are completely different:
Company cars** use **Advisory Fuel Rates
*Employees using their **own cars** use HMRC's **Approved Mileage Allowance Rates***

Common Mistake

Claiming HMRC's 55p mileage rate when driving a company car



Electric company cars

A fully electric company car is still a taxable Benefit in Kind if it is available for private use, including commuting.

However, electric cars benefit from a much lower company-car tax percentage.

For 2026/27, the Benefit in Kind percentage is **4% o**f the car's taxable/list-price value because it has zero CO_2 emissions.

PLUG-IN HYBRIDS

plug-in hybrids are not treated as fully electric cars for mileage rates.

For Advisory Fuel Rate purposes, hybrids are treated as petrol or diesel vehicles.

Their company-car Benefit in Kind percentage also depends on CO_2 emissions and, for cars emitting 1–50g/km, electric range.

Business Mileage

Business mileage is treated differently from an employee using their own electric car.

For a fully electric company car, HMRC's Advisory Electricity Rates from 1 June 2026 are:

Charging method	Advisory rate
Home charging	7p per business mile
Public charging	15p per business mile

These rates can be used when an employer reimburses an employee for electricity used for business journeys in a company EV.

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Don't confuse the two EV rules:
***Own EV:** normal HMRC mileage rates apply — 55p/25p.*
***Company EV:** the Advisory Electricity Rate applies — 7p/15p.*

*Unlike petrol or diesel, **electricity is not treated as fuel** for the company-car fuel-benefit charge.*

USING YOUR OWN CAR FOR WORK





My employer only pays 30p per mile

Can I claim anything else?

Possibly.

If you use your own vehicle for qualifying business journeys, HMRC sets Approved Mileage Allowance rates.

If your employer pays less than these rates, you may be entitled to Mileage Allowance Relief.

Current HMRC Rates (2026/27)

BUSINESS MILEAGE	HMRC RATE
First 10,000 miles	55p per mile
Over 10,000 miles	25p per mile



Example

*James drives **8,000 qualifying business miles** during the tax year. His employer reimburses him **30p per mile.***

HMRC Approved Amount:
*8,000 × 55p = **£4,400***

Employer reimbursement:
*8,000 × 30p = **£2,400***

*Difference: **£2,000***

James doesn't receive £2,000 from HMRC.
Instead, he receives tax relief on that amount.

If he pays tax at:
*20%, the relief is worth **£400***
*40%, the relief is worth **£800***

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Mileage Allowance Relief is one of the most commonly overlooked tax reliefs for employees who travel extensively in their own vehicles.

Keep these records:

- *Date*
- *Journey*
- *Business purpose*
- *Miles travelled*
- *Employer reimbursement*

Common Mistakes

Including ordinary commuting.
Estimating mileage months later.
Forgetting to record employer mileage payments



I own an electric car

What can I claim?

It’s important to remember that for a privately owned EV, you don't calculate the claim according to how much charging actually cost.

The Approved Mileage Allowance Payment (AMAP) rate is intended to cover the vehicle's overall running/ownership costs and therefore employees cannot separately claim electricity, servicing, insurance, depreciation etc. on top

Current AMAP Rates (2026/27)

BUSINESS MILEAGE	HMRC RATE
First 10,000 miles	55p per mile
Over 10,000 miles	25p per mile

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Whether your car is:

- *Petrol*
- *Hybrid*
- *Diesel*
- *Fully Electric*

THE RULES FOR CLAIMING REMAIN THE SAME

TRAVEL & SUBSISTENCE



Can I Claim Travel Expenses?

JOURNEY	ALLOWABLE?
Between pubs during the working day	YES
To a temporary workplace	USUALLY
Home to your permanent workplace	NO
Home to a temporary workplace	SOMETIMES
Detour for private reasons	NO

Commuting vs Business Travel

Permanent Workplace

Somewhere you attend regularly to carry out your duties.

Travel between home and a permanent workplace is ordinary commuting and is not tax deductible.

Temporary Workplace

Somewhere you attend for:

- A limited period
- A temporary purpose
- A short-term project

Different rules apply where you expect to attend a workplace regularly for more than 24 months.

Many Area Managers assume every journey from home is business mileage.
Unfortunately, that's not always the case.

The status of the workplace is often more important than the distance travelled.

EXAMPLE

James usually works across twenty pubs.

He spends one week helping to open a newly acquired pub.

His travel to that temporary assignment may qualify for tax relief

Hotels & Overnight Stays



Where an overnight stay is necessary because of qualifying business travel, the following may normally qualify:

- ✅ Hotel accommodation
- ✅ Evening meal
- ✅ Breakfast

Reasonable costs only

EXPENSE	ALLOWABLE?
Lunch during qualifying business travel	**USUALLY**
Evening meal on overnight business trip	**YES**
Breakfast before returning home	**USUALLY**
Lunch at your usual office	**NO**
Coffee because you were thirsty	**GENERALLY NO**

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Keep these records:

- *Date*
- *Location*
- *Business purpose*
- *Hotel invoice*
- *Meal receipts*

Common Mistakes

Claiming everyday lunches
Assuming all travel is business travel
Forgetting to keep receipts


EXIT

WORKING FROM HOME & OTHER BENEFITS





I work from home every Friday

Can I claim tax relief?

Not necessarily.

The rules for employees working from home changed from April 2026.

For most employees, simply working from home under a hybrid arrangement does not create a tax deduction.

Working from home does not automatically change your normal commute into business travel.

Pension Contributions

Check how your pension scheme operates before claiming additional tax relief.

SCHEME TYPE	WHAT HAPPENS?
Salary Sacrifice	Relief usually given automatically through payroll
Net Pay Arrangement	Relief usually given automatically through payroll
Relief at Source	Higher-rate taxpayers may need to claim additional relief



Private Medical Insurance

Employer-paid private medical insurance is normally a taxable Benefit in Kind.

It may appear:

- on your P11D

or

- as a payrolled benefit

Check which applies before completing your tax return.

Other Benefits

Common taxable benefits include:

- Company Cars
- Private fuel
- Medical insurance
- Cash allowances

Some benefits are exempt.

If you're unsure, ask before completing your return.



Common Mistakes

Claiming pension tax relief twice

Entering payrolled benefits again from a P11D

QUICK REFERENCE

CAN I CLAIM THIS?

ITEM	USUALLY	NOTES
Mileage (own car)	✅	Subject to HMRC rules
Company car mileage	⚠️	Different rules apply
Hotel	✅	Qualifying business travel
Evening Meal	✅	Overnight business trip
Lunch	⚠️	Depends on the journey
Parking	✅	Business travel
Taxis	✅	Business travel
Congestion Charge	✅	Business travel
Speeding Fine	❌	Never allowable
Parking Fine	❌	Never allowable
Coffee	⚠️	Usually private unless qualifying subsistence
Mobile Phone	⚠️	Depends who pays
Working from home	❌	Usually no employee claim for 2026/27
Professional subscriptions	⚠️	Only certain HMRC-approved subscriptions
Pension Contributions	⚠️	Depends how relief is given

BEFORE YOU SUBMIT YOUR TAX RETURN

Before claiming anything....

Ask yourself these three questions:

1. Was the expense incurred because of my job?
2. Has my employer already reimbursed me?
3. Can I support the claim with records?

If the answer to any of these is **No**, check before claiming.

Key Deadlines (2025/26 Tax Year)

Action	Deadline
Register for Self Assessment (if required)	5 October 2026
Paper tax return	31 October 2026
Online tax return	31 January 2027
Tax payment due	31 January 2027

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Good record keeping is often the difference between a successful claim and one that HMRC refuses.

YOUR CHECKLIST

P60	☐
P11D (or payrolled benefits statement)	☐
Final Payslip	☐
Mileage log	☐
Hotel receipts	☐
Parking receipts	☐
Pension information	☐
Details of any other income	☐
Employer reimbursements checked	☐

Need Help?
If you're unsure whether you need to complete a Self Assessment tax return, or whether you're entitled to claim tax relief on employment expenses, speak to **Equity Accounting LLP** before submitting your return.

A quick review can often identify issues that are much easier to resolve before HMRC receives your return.

Final Thought

Keep this guide with your work papers or in your briefcase.
If you're ever unsure whether something can be claimed, check here first. If the answer still isn't clear, ask. It's far easier to get it right before submitting your tax return than to correct it afterwards.





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